

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-19229-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eligia Lopez  
210 Newark Avenue  
Bloomfield, NJ 07003

Social Security No.:  
xxx-xx-4932

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on November 25, 2024.

Dated: November 25, 2024  
JAN: mcp

Jeanne Naughton  
Clerk

In re:  
Eligia Lopez  
Debtor

Case No. 24-19229-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 25, 2024

User: admin  
Form ID: plncf13

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2024:**

Recip ID	Recipient Name and Address
db	+ Eligia Lopez, 210 Newark Avenue, Bloomfield, NJ 07003-4990
520396045	+ Dereck I Gutierrez, 210 Newark Avenue, Bloomfield, NJ 07003-4990
520396046	+ Envision, PO Box 80317, Philadelphia, PA 19101-1317
520396053	++ LENDINGPOINT, 1201 ROBERTS BLVD, SUITE 200, KENNESAW GA 30144-3612 address filed with court:, LendingPoint LLC., 1201 Roberts Boulevard, Kennesaw, GA 30144
520396052	++ LENDINGPOINT, 1201 ROBERTS BLVD, SUITE 200, KENNESAW GA 30144-3612 address filed with court:, LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144
520396054	LoanCare Llc, Attn: Bankruptcy, Po Box 8068, VA 23452
520396073	+ Optum Medical Care, PO Box 71443, Philadelphia, PA 19176-1443
520396076	+ Sunnova Energy Corpora, 20 E Greenway Plaza Ste, Houston, TX 77046-2015
520396081	+ Urgent Care, PO Box 51055, Newark, NJ 07101-5155

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 25 2024 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 25 2024 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520396034	+ Email/Text: ally@ebn.phinsolutions.com	Nov 25 2024 20:50:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
520396036	+ Email/Text: ally@ebn.phinsolutions.com	Nov 25 2024 20:50:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
520396039	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 25 2024 21:37:52	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520396038	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 25 2024 21:00:58	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520396042	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2024 21:14:11	Cbusasears, Po Box 6217, Sioux Falls, SD 57117-6217
520396041	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2024 21:14:25	Cbusasears, Attn: Bnakruptcy, Po Box790040, St Louis, MO 63179-0040
520396044	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2024 21:25:33	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
520396043	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2024 21:36:49	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520396047	Email/Text: bankruptcycourts@equifax.com	Nov 25 2024 20:51:00	Equifax, P.O. Box 740241, Atlanta, GA

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		30374-0241	
520396048	Email/Text: bankruptcycourts@equifax.com	Nov 25 2024 20:51:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
520396049	^ MEBN	Nov 25 2024 20:49:43	Experian, P.O. Box 2002, Allen, TX 75013-2002
520396050	^ MEBN	Nov 25 2024 20:48:52	Experian, P.O. Box 4500, Allen, TX 75013-1311
520396051	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 25 2024 20:51:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520455972	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 25 2024 20:52:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520396053	Email/Text: Bkynotices@lendingpoint.com	Nov 25 2024 20:51:00	LendingPoint LLC., 1201 Roberts Boulevard, Kennesaw, GA 30144
520396052	Email/Text: Bkynotices@lendingpoint.com	Nov 25 2024 20:51:00	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144
520396055	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 25 2024 20:51:00	LoanCare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
520396056	Email/Text: camanagement@mtb.com	Nov 25 2024 20:51:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520396057	Email/Text: camanagement@mtb.com	Nov 25 2024 20:51:00	M & T Bank, Po Box 900, Millsboro, DE 19966
520450839	Email/Text: camanagement@mtb.com	Nov 25 2024 20:51:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
520396058	Email/Text: EBN@Mohela.com	Nov 25 2024 20:51:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396070	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 25 2024 20:50:00	NMAC, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
520396072	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 25 2024 20:50:00	NMAC, Po Box 660360, Dallas, TX 75266-0360
520396071	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 25 2024 20:50:00	NMAC, Pox 660366, Dallas, TX 75266-0366
520464694	Email/Text: Bankruptcy.Notices@pnc.com	Nov 25 2024 20:50:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
520454702	Email/Text: bnc-quantum@quantum3group.com	Nov 25 2024 20:51:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
520396074	^ MEBN	Nov 25 2024 20:51:01	RMS, PO Box 5000, Fogelsville, PA 18051-5000
520396075	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 25 2024 20:50:00	State of New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, P.O. Box 245, Trenton, NJ 08695-0245
520396077	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 25 2024 21:25:12	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520396078	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 25 2024 21:02:03	Synchrony Bank/Care Credit, Po Box 71757, Philadelphia, PA 19176-1757
520396079	^ MEBN	Nov 25 2024 20:49:10	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
520396080	^ MEBN	Nov 25 2024 20:49:30	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
520396082	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 25 2024 21:01:01	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
520396084	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 25 2024 21:25:33	Wells Fargo Bank NA, Po Box 393, Minneapolis, MN 55480-0393
520431763	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

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520439598	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 25 2024 21:25:30	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St Louis Park, MN 55426-4938
520396087	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 25 2024 21:01:03	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Nov 25 2024 21:14:33	Wells Fargo Bank, NA, Po Box 71092, Charlotte, NC 28272-1092

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520396035	*+	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
520396037	*+	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
520396040	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520396059	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396060	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396061	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396062	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396063	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396064	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396065	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396066	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396067	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396068	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396069	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520396083	*+	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
520396085	*+	Wells Fargo Bank NA, Po Box 393, Minneapolis, MN 55480-0393
520396086	*+	Wells Fargo Bank, NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 0 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2024 at the address(es) listed

District/off: 0312-2

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**below:**

Name	Email Address
David G. Beslow	on behalf of Debtor Eligia Lopez yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4